

How to start a business in Harpswell.

A. There are many resources to assist in business startup. Below are just a few examples:

1. Federal

- U.S. Small Business Association website – For general information on anything from how to start a business to filing taxes. <http://www.sba.gov> or 1-800-827-5722

2. State

- Maine Department of Community and Economic Development – For general information on anything from how to start a business to help with permits. Contact Kristine Schuman Account Executive ~ MidCoast Region: 8 Venture Ave, Brunswick, ME 04011; kristine.schuman@maine.gov Cell: (207) 592-0448 or www.businessinmaine.com or 1-800-872-3838
- Cooperative Extension – Provides information on food and agriculture type businesses. <http://extension.umaine.edu/>
- Maine Small Business Development Center - Provides comprehensive business management assistance, training, resource and information services to Maine's micro, small, and technology-based business communities. <http://usm.maine.edu/sbdc>
- CEI - Provides rural business funding, development and financing <http://www.ceimaine.org> or 207-882-7552

3. Local

- MidCoast Council of Governments - a non-profit regional economic development and planning organization that supports business retention, expansion and attraction to improve the regional economy. <http://midcoastcog.org/> or 207-882-7552
- SCORE - <http://portlandme.score.org/> or (207)772-1147
- Harpswell Planning Office – Provides assistance with applications to the Planning Board. <http://www.harpswell.maine.gov/> or 207-883-5771 (ask for Carol Eyerman or Diane Plourde)
- Harpswell Code Enforcement Office - Provides assistance with applications for land use permits, building permits and Board of Appeals <http://www.harpswell.maine.gov/> or 207-883-5771 (ask for Bill Wells or Jason Marshall)

B. In order to operate your business, you must comply with a wide range of local, state and federal rules. These are some of the steps you may need to take to start a business.

Step 1: Tax Registration

a. Employer Identification Number (EIN)

Employers with employees, business partnerships, and corporations, must obtain an Employer Identification Number (EIN) from the U.S. Internal Revenue Service. The EIN is also known as an Employer Tax ID and Form SS-4.

U.S. Internal Revenue Service Phone: 1-800-829-4933 or

[Guide to the Employer Identification Number](#)

[Apply Online](#)

b. Maine Tax Registration

Businesses that operate within Maine are required to register for one or more tax-specific identification numbers, licenses or permits, including income tax withholding, sales and use tax (seller's permit), and unemployment insurance tax. Contact the following agency for more information about business registration and your tax obligations at <http://www.maine.gov/revenue/forms/general/reg.pdf>; centreg.tax@maine.gov or 207- 621-5129 or

[Sales & Use, Withholding and Service Provider Tax Registration Service](#)

[General Tax Information and Forms](#)

Step 2: Local Permits (Harpswell)

You may be required to apply for permits or register with the Town of Harpswell depending on the type of business. Below are many of the steps, but you should speak with the Town Clerk, Code Enforcement Officer (CEO) and the Town Planner for more complete information.

1. **Business Registration - Doing Business As (DBA)** - A fictitious name filing, also known as Doing Business As or DBA, allows you to create name for your business that is different than your personal name, the names of your partners or the officially registered name of your LLC or corporation. The [Maine Division of Corporations](#) files nonprofit and business corporations, limited partnerships, limited liability companies, limited liability partnerships and marks. There is no provision under Maine law for filing trade names of sole proprietorships or general partnerships at the state level. If you are operating your business as a sole proprietor, under a trade name, or as a general partnership you are required by Maine law to file with the [Harpswell town clerk](#).
2. **Land Use Permit** - If you are constructing new, modifying your place of business, developing land for commercial use or starting a new type of business, you will need a land use permit from the Code Enforcement Officer (CEO) and may need approval from the Planning Board.
 - a. When researching what ordinances apply to your situation, you should review the following:
 - Basic Land Use – to find out if your type of use is allowed and where it may be located in terms of setbacks, etc.
 - Blasting – if constructing and need to do blasting
 - Definitions – applies to most of the town ordinances
 - Floodplain – if constructing in floodplain
 - Mobile Food Handlers – if you want a mobile food cart
 - Road – if constructing new road
 - Shoreland – if you are within any resources applicable
 - Sign – if you want a sign
 - Site Plan Review – if you are new, modifying your place of business, developing land for commercial use or starting a new type of business
 - Street Opening – if you are excavating in a right of way owned by the Town
 - Subdivision – if you are dividing land for business development
 - Wireless – if you are constructing or collocating a wireless telecommunications facility

- b. All of the **ordinances** may be found on the **town website** http://www.harpswell.maine.gov/index.asp?Type=B_BASIC&SEC={9746D9D9-BA02-45F6-BCC5-26619AD9A885} or you can get a copy in the Planning Office.
- c. [Permit and Board of Appeals applications](#) may be found on the town's Code Enforcement webpage. Harpswell does require a permit before you can erect a sign for your business.
- d. [Planning Board applications](#) may be found on the town's Planning Office webpage.

Step 3 State of Maine

- a. Maine State Department of Health and Human Services (DHHS) – for subsurface waste water, child care, food related permits <http://www.maine.gov/dhhs/> or 207-287-3707
- b. Department of Environmental Protection (DEP) - <http://www.maine.gov/dep> or 888-769-1036

If it relates to the [Land](#) (207) 287-3901

- [Mining](#)
- [Natural Resources Protection \(NRPA\)](#)
- [Site Location](#)
- [Stormwater](#)

If it relates to the [Water](#) (207) 287-3901

- [Waste Discharge](#) (includes municipal/industrial treatment systems, overboard discharges, subsurface discharges, and sand/salt).
 - [General Permits](#)
 - [Municipal/Industrial](#)
 - [Overboard Discharges](#)
 - [Sand/Salt](#)
 - [Subsurface Waste Discharge](#)

- c. Department of Marine Resources (DMR) –for fisheries related business <http://www.maine.gov/dmr/index.htm> or 888-577-6690
- d. Department of Transportation (DOT) – for disturbances to State owned roads <http://www.maine.gov/mdot/> or (207) 624-3000
 - [Traffic Movement Permits \(Information and Application\)](#)
 - [Driveway/Entrance Permits](#)
 - [Utility Location Permits](#)
 - [Business Directional Sign Applications](#)
 - [Highway Opening Permits](#)
- e. Maine Historic Preservation Commission – for any construction or disturbances to a historic or archaeological resource <http://www.state.me.us/mhpc/> or (207) 287-2132.

Step 4 Federal

Army Corp. of Engineers – for work and structures that are located in, under or over any navigable water of the U.S. that affect the course, location, condition, or capacity of such waters; or the excavating from or depositing of material in such waters; the discharge of dredged or fill material into waters of the U.S; and the transportation of dredged material for the purpose of disposal in the ocean.

<http://www.nae.usace.army.mil/Missions/Regulatory/StateGeneralPermits/MaineGeneralPermit.aspx> or 978-318-8238

Step 5: Incorporation Filing

If your business is a corporation, a non-profit, a limited liability company or a partnership (limited, or limited liability) you must register with the following state agency. If your business is a sole proprietorship, you do not need to register your business with the state. However, many states require a sole proprietor to use their own name for the business name unless they formally file another name as a trade name, or fictitious name.

- [Business Entity Registration - Forms and Applications](#)

Step 6: Employer Requirements

This section describes basic registration requirements for businesses with employees.

Withholding Income Taxes

The IRS states that you must keep [records of employment taxes](#) for at least four years. Also, keep good records for your business to help you monitor the progress of your business, prepare your financial statements, identify source of receipts, keep track of deductible expenses, prepare your tax returns, and support items reported on tax returns.

Federal Income Tax Withholding (Form W-4)

Every employee must provide an employer with a signed withholding exemption certificate (Form W-4) on or before the date of employment. The employer must then submit Form W-4 to the IRS to ensure. For specific information on employer responsibilities regarding withholding of federal taxes, read the IRS' [Employer's Tax Guide](#).

Federal Wage and Tax Statement (Form W-2)

On an annual basis, employers must report to the federal government wages paid and taxes withheld for each employee. This report is filed using Form W-2, Wage and Tax Statement. Employers must complete a Form W-2 for each employee to whom they pay a salary, wage, or other compensation.

Employers must send Copy A of Forms W-2 (Wage and Tax Statement) to the Social Security Administration (SSA) by the last day of February (or last day of March if you file electronically) to report the wages and taxes of your employees for the previous calendar year. In addition, employers should send copies of Form W-2 to their employees by January 31 of the year following the reporting period.

Visit the Social Security Administration's [Employer W-2 Filing Instructions and Information](#) for further guidance and assistance.

State Taxes

Depending on the state where your employees are located, you may be required to withhold state income taxes. Visit your [state tax agency](#) for further information.

Employee Eligibility Verification (I-9 Form)

Employees hired after November 6, 1986 must provide proof of eligibility to work in the United States. Federal law requires employers to verify an employee's eligibility to work in the United States. Within three days of hire employers must complete an Employment Eligibility Verification Form, commonly referred to as an I-9 form.

- [Download Form I-9 \(Employment Eligibility Verification\)](#) All U.S. employers are responsible for completion and retention of Form I-9 for each individual they hire for employment in the United States, including citizens and non-citizens.
- [Instructions for Completing the I-9: Handbook for Employers](#) - A comprehensive guideline for completing Form I-9, Employment Eligibility Verification.
- [Small Business Guide to Immigration Regulations](#) Provides a summary of immigration laws most important to small business owners, including information about completing the I-9 form.

New Hire Reporting

All employers are required to report newly and re-hired employees to their state's Directory of New Hires within 20 days of their hire or re-hire data.

- [Report New Hires](#)

Insurance Requirements

Unemployment Insurance Tax

Businesses with employees are required to pay unemployment insurance taxes under certain conditions. If your business is required to pay these taxes, you must register your business with your state's workforce agency:

- [Get Unemployment Tax Requirements](#)

Workers' Compensation Insurance

Businesses with employees are required to carry Workers' Compensation Insurance coverage through a commercial carrier, on a self-insured basis, or through the state Workers' Compensation Insurance program.

- [Find Workers' Comp Requirements](#)

For guidance on obtaining general business and liability insurance, visit the [Business Insurance Guide](#)

Workplace Poster Requirements

Employers are required by state and federal laws to prominently display certain posters in the workplace that inform employees of their rights and employer responsibilities under labor laws.

Federal Posters

The U.S. Department of Labor provides the following resources and tools to help employers obtain required posters:

- [Workplace Poster Requirements for Small Businesses](#) Concise guide to all federal labor poster requirements
- [Poster Advisor](#) A step-by-step guide to help employers understand poster requirements.

State Posters

Obtain workplace posters required under state labor laws:

- [Get Workplace Posters](#)

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